

FILED  
10/31/23 12:29 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Alexander Zesch

Case No. 19-22095-GLT

Chapter 13

Debtor(s).

Related to Doc. Nos. 83

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Trustee
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☒ Amended Chapter 13 Plan dated December 3, 2021

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Debtor(s) Plan payments shall be changed from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ per \_\_\_\_\_, effective \_\_\_\_\_; and/or the Plan term shall be changed from \_\_\_\_\_ months to \_\_\_\_\_ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The amended plan dated December 12, 2022 at Doc. 80 is withdrawn as moot. The declaration dated October 23, 2023 at Doc. 82 is withdrawn as moot. The claim of Freedom Mortgage Corporation (Claim #9) governs following all Notices of Mortgage Payment Change of record.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 31st Day of October, 2023

Dated: October 31, 2023

  
Gregory J. Taddonio, Chief Judge  
United States Bankruptcy Court

Stipulated by:

/s/ Kathryn L. Harrison  
Kathryn L. Harrison (PA I.D. #209601)  
Counsel to Debtor  
Campbell & Levine, LLC  
310 Grant Street, Suite 1700  
Pittsburgh, PA 15219  
412-261-0310  
[kharrison@camlev.com](mailto:kharrison@camlev.com)

Stipulated by:

/s/ Katherine DeSimone  
Katherine DeSimone (PA I.D. #42575)  
Counsel to Chapter 13 Trustee  
Office of the Chapter 13 Trustee  
U.S. Steel Tower – Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566  
[kdesimone@chapter13trusteedpa.com](mailto:kdesimone@chapter13trusteedpa.com)

cc: All Parties in Interest to be served by Clerk

In re:  
Alexander Zesch  
Debtor

Case No. 19-22095-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 31, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2023:

Recip ID	Recipient Name and Address
db	+ Alexander Zesch, 206 Keifer Drive, Pittsburgh, PA 15241-1338
15057750	#+ Angelo Bruno, 6 Sosse Court, Norwalk, CT 06851-2810
15057751	Bank of America Spirit Airlines Card, P.O. Box 15019, Wilmington, DE 19886-5019
15057754	+ Bethel Park Chiro. Clinic Inc., 5727 Library Road, Bethel Park, PA 15102-3788
15057757	Developmental Pediatrics, 180 Fort Couch Road, Suite 304, Pittsburgh, PA 15241-1041
15057758	+ Eastern Acct. Sys. of Connecticut Inc., 3 Corporate Drive, Suite 2, Danbury, CT 06810-4166
15057759	+ Fox Chapel Marine Sales & Service, 1366 Old Freeport Road, Pittsburgh, PA 15238-3169
15057760	Grandis Rubin Shanahan and Associates, 757 Coal Valley Road, Suite 750, Clairton, PA 15025
15057770	+ Katherine Anne DelGrande, 206 Keifer Drive, Pittsburgh, PA 15241-1338
15426607	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
15057762	MedFinancial, 1 1st Tennessee Bank, Dept #888183, Knoxville, TN 37995-8183
15057766	South Hills Cardiology Associates, PO Box 1870, Cary, NC 27512-1870
15109514	#+ Tucci and Bruno Tax Services, c/o Angelo Bruno, 6 Sosse Ct., Norwalk, CT 06851-2810

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 01 2023 00:08:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 01 2023 01:07:41	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15057748	^ MEBN	Nov 01 2023 00:02:12	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15057749	Email/PDF: bncnotices@becket-lee.com	Nov 01 2023 01:07:51	American Express, P.O. Box 650448, Dallas, TX 75265-0448
15087901	Email/PDF: bncnotices@becket-lee.com	Nov 01 2023 00:13:41	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15057752	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 01 2023 00:08:00	Bank of America VISA, P.O. Box 15019, Wilmington, DE 19886-5019
15087862	+ Email/Text: mortgagebkcorrespondence@bofa.com	Nov 01 2023 00:08:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15057753	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 01 2023 00:08:00	Bank of American MasterCard, P.O. Box 15019, Wilmington, DE 19886-5019
15057756	Email/Text: bdsupport@creditmanagementcompany.com	Nov 01 2023 00:08:00	Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
15426608	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 01 2023 00:08:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers,

District/off: 0315-2

User: auto

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Date Rcvd: Oct 31, 2023

Form ID: pdf900

Total Noticed: 39

			Indiana 46037-9764
15239998	Email/Text: Bankruptcy@Freedommortgage.com	Nov 01 2023 00:08:00	Freedom Mortgage Corporation, 10500 Kincaid Blvd, Fishers IN 46037-9764
15057761	+ Email/Text: bankruptcy@huntington.com	Nov 01 2023 00:08:00	Huntington Bank, 5555 Cleveland Avenue, Columbus, OH 43231-4048
15057755	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 01 2023 01:28:36	Chase Cardmember Services, P.O. Box 6294, Carol Stream, IL 60197-6294
15066920	+ Email/Text: RASEBN@raslg.com	Nov 01 2023 00:08:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15057763	Email/Text: nsm_bk_notices@mrcooper.com	Nov 01 2023 00:08:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
15097722	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 01 2023 00:08:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15098722	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 01 2023 00:14:04	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15073398	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 01 2023 00:08:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
15057765	+ Email/PDF: clerical@simmassociates.com	Nov 01 2023 00:14:44	SIMM Associates Inc., 800 Pencader Drive, Newark, DE 19702-3354
15057764	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 01 2023 00:08:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
15057767	Email/Text: PFS.Analyst@stclair.org	Nov 01 2023 00:08:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15057768	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 01 2023 00:14:04	Synchrony Bank, P.O. Box 105972, Atlanta, GA 30348-5972
15058470	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 01 2023 01:07:26	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15084963	+ Email/Text: bankruptcy@huntington.com	Nov 01 2023 00:08:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15057769	^ MEBN	Nov 01 2023 00:01:54	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
15091187	Email/Text: BNCnotices@dcmservices.com	Nov 01 2023 00:08:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: Oct 31, 2023

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com brausch@pincuslaw.com
Kathryn L. Harrison	on behalf of Debtor Alexander Zesch klh@camlev.com jmb@camlev.com;hlp@camlev.com;candl@camlev.com;tmatiasic@yahoo.com;kmonahan@camlev.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 8